

IMTEF MATERNITY DISABILITY BENEFIT FAQs FOR UNION OFFICIALS AND CONTRACTORS

These FAQs are designed to answer some of the most common questions regarding these benefits, but for complete information about the IMTEF Maternity Disability Benefit (the “Plan”), please visit www.amalgamatedbenefits.com/AEBA/IMTEF. In the event of any conflict between these FAQ’s and the Plan document, the Plan document controls.

WHO IS ELIGIBLE FOR PLAN BENEFITS?

A BAC craftworker in the United States who has performed at least 1,000 hours of “Covered Employment,” for which required contributions have been paid, within the 12 months immediately preceding the onset of her pregnancy-related disability or the birth of her child(ren) is generally eligible under the Plan. The Plan benefits are available for pregnancy/delivery only, and are not available to spouses/partners or other family members or dependents. If a participant accepts employment in the Masonry Industry with an employer not covered by a BAC collective bargaining agreement (“Non-Covered Masonry Employment”), her coverage under the Plan will be terminated immediately.

WHAT IS THE MATERNITY DISABILITY BENEFIT?

The Plan provides a short-term disability benefit of \$600 per week for up to six weeks immediately following the birth by traditional delivery or up to eight weeks immediately following the birth by cesarean delivery. The Plan also provides a short-term disability benefit of \$600 per week if a participant is certified by her physician to be unable to work due to a pregnancy-related physical illness or condition, but not sooner than the 4th month of pregnancy. Total combined benefits for pre- and post-delivery periods is capped at twenty-six (26) weeks.

ARE ADDITIONAL CONTRIBUTIONS TO IMI OR IMTEF REQUIRED FOR MEMBERS/EMPLOYEES TO BE COVERED BY THIS BENEFIT?

In order to be eligible for the benefit, Participants must perform at least 1,000 of “Covered Employment” under a Collective Bargaining Agreement or Other Written Agreement for which contributions must be paid to IMI or to IMTEF. There is no additional contribution required from employers or BAC Administrative District Councils or Local Unions provided that this condition is met.

HOW AND WHEN SHOULD PARTICIPANTS SUBMIT A BENEFIT REQUEST FORM?

Participants should submit a Benefit Request Form as soon as possible, but no later than ninety (90) days following a qualified healthcare provider’s determination that she is unable to continue working at the trade due to a physical limitation resulting from her pregnancy or following the delivery of her child(ren). Forms can be obtained and filed at www.amalgamatedbenefits.com/AEBA/IMTEF or by calling the Amalgamated Employee Benefits Administrators (AEBA) Disability Benefits Claim Department at 1-866-975-4091.

CAN A PARTICIPANT USE THE BENEFIT TO COVER ABSENCES RELATED TO HER PREGNANCY OR PRENATAL CARE?

The Plan is **not** available for routine prenatal care. The IMTEF Disability Benefit is available pre-delivery **only if** a participant's doctor certifies that she is unable to work at the trade due to a pregnancy-related physical illness or condition.

CAN PARTICIPANTS USE THE BENEFIT INTERMITTENTLY OR PART-TIME?

The post-birth benefit must be used without interruption in the weeks immediately following the birth. The pre-delivery disability benefit may be used on an intermittent basis for weeks a participant is disabled if the medical certification supports such use. If the participant returns to employment for two weeks or more between those weeks of disability, new medical certification is required. The benefit may not be used on a part-time basis.

ARE PARTICIPANTS ENTITLED TO USE THE BENEFIT AT ANY TIME?

No. Post-delivery benefits must be taken immediately following the birth, are available only for six or eight weeks (depending on delivery), and only to the extent the maximum 26-week cap has not already been reached by weeks of pre-delivery disability. Pre-delivery benefits require medical certification of physical limitation for specified periods before delivery. Please see www.amalgamatedbenefits.com/AEBA/IMTEF for complete information.

ARE PARTICIPANTS ELIGIBLE FOR ANY BENEFITS IF THEY WERE PREGNANT OR ALREADY GAVE BIRTH BEFORE THE JUNE 1, 2022 EFFECTIVE DATE OF THE PLAN?

If a participant otherwise meets all of the Eligibility criteria, for example, 1,000 or more paid covered hours in the 12-months prior to the onset of the pregnancy-related disability or birth for which benefits are claimed, she can receive benefits for the period of disability on and after the effective date of the Plan. That is, existing pregnancies or recent deliveries will not be treated as a "pre-existing condition" excluded from coverage, but benefits will not be paid for otherwise qualifying periods before June 1, 2022.

For example, if a participant delivered a child by c-section 2 weeks before June 1, 2022, she could receive up to 6 weeks of post-delivery benefit on and after June 1 (as opposed to up to 8 weeks for a c-section delivery after the Plan's effective date). Likewise, if she is 30 weeks pregnant June 1, 2022 and was certified as medically unable to work at the trade as of the 29th week of her pregnancy, she could receive benefits for weeks of disability on and after June 1, 2022, but not for the 29th week that fell before that date.

WHAT HAPPENS IF A PARTICIPANT NEEDS LONGER THAN 6 OR 8 WEEKS FOR MEDICAL RECOVERY FROM CHILDBIRTH?

The Plan does not provide benefits for more than 6 weeks for recovery from natural childbirth or 8 weeks for recovery from a c-section. In the event that a participant requires longer for her medical recovery, she should consider other types of income-replacement benefits for which she may be eligible.

DOES A PARTICIPANT QUALIFY FOR A LONGER PERIOD OF BENEFIT COVERAGE IF SHE IS EXPECTING MULTIPLE BABIES?

No.

ARE THERE LIMITATIONS ON THE NUMBER OF TIMES A PARTICIPANT CAN USE THE IMTEF MATERNITY DISABILITY BENEFIT?

There is a 26-week cap on benefits for each pregnancy, but, as long as the participant meets the eligibility requirements each time, there are no limitations on the number of times she may apply for and receive Plan benefits.

DO PARTICIPANTS WHO ARE ADOPTING, FOSTERING OR EXPECTING CHILDREN VIA SURROGATE QUALIFY FOR THE BENEFIT?

No. The Plan provides a disability benefit, and is only available to BAC craftworkers who themselves are disabled by a pregnancy-related illness or condition, or by virtue of having delivered a child/children.

ARE CANADIAN MEMBERS/EMPLOYEES ELIGIBLE FOR THE BENEFIT?

At this time, eligibility for Plan benefits is only available to BAC craftworkers in the United States.

DOES IMTEF REQUIRE DOCUMENTATION TO SUPPORT AN APPLICATION FOR THE BENEFIT?

Yes. In order to receive a benefit, a participant must provide a medical certification that she is unable to work at the trade because of a pregnancy-related physical illness or condition and that application and certification must be accepted by the TPA. More information is available at www.amalgamatedbenefits.com/AEBA/IMTEF or by calling 1-866-975-4091 for application information.

ARE BENEFITS AVAILABLE FOLLOWING A MISCARRIAGE OR STILLBIRTH?

Generally, no. However, benefits would be available following a stillbirth where there was labor and delivery (or a surgical procedure similar to a c-section).

WILL PARTICIPANTS ACCRUE OR LOSE OTHER BENEFITS WHILE RECEIVING PLAN BENEFITS?

Participants are advised to consult with their union representatives and/or other benefit providers to determine whether any other benefits will accrue during a period of disability and what other benefits may be available to them. They are also advised to consult with union representatives and/or other benefit providers about what impact their period of disability may have on existing benefits (e.g., health coverage continuation; COBRA qualifying events; Family Medical Leave Act, breaks in service; etc.).

IF A BAC AFFILIATE OR OTHER BENEFIT PLAN OFFERS PRE- AND/OR POST-DELIVERY BENEFITS, WILL THE AMOUNT OF THE IMTEF MATERNITY DISABILITY BENEFIT AVAILABLE TO A PARTICIPANT BE REDUCED?

No. There is no offset for other benefits to which a Participant may be entitled.

HOW DOES TRANSFERRING BETWEEN JOBS AFFECT A PARTICIPANT'S ABILITY TO USE THE BENEFITS?

Hours of "Covered Employment" that a participant works for any signatory employer, and for which the employer has paid contributions, will all be counted together in determining her eligibility.

IMPORTANT NOTE: This is not a vested benefit. IMTEF reserves the exclusive right to interpret the policy and/or modify the terms and conditions of the policy. Although IMTEF has no current intent to do so, IMTEF also has the right to terminate this policy at any time.